

Fill in this information to identify the case:

Debtor 1 Deborah R. Brantley

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of TN
(State)

Case number 17-26571

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE SECRETARY OF VETERANS AFFAIRS,
AN OFFICER OF THE UNITED STATES

Court claim no. (if known): 1

Last 4 digits of any number you use to
identify the debtor's account: 6062

Date of payment change:
Must be at least 21 days after date
of this notice 05 / 01 / 2021

New total payment: \$ 554.94
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 228.23 New escrow payment: \$ 232.90

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Deborah R. Brantley
First Name Middle Name Last Name

Case number (if known) 17-26571

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti _____ Date 04/07/2021
Signature

Print: Michelle Ghidotti _____ Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger LLP.

Address 1920 Old Tustin Ave.
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 – 2010 Email bknotifications@ghidottiberger.com

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 05/01/2020 AND ENDING 04/30/2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 05/01/2020 IS:

PRIN & INTEREST	\$322.04
ESCROW PAYMENT	\$228.23
BORROWER PAYMENT	\$550.27

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE	
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL
					STARTING BALANCE	\$950.54	\$3,164.29
MAY	\$228.23	\$0.00 *				\$1,178.77	\$3,164.29
JUN	\$228.23	\$613.98 *				\$1,407.00	\$3,778.27
JUL	\$228.23	\$613.98 *		\$1,463.00 *	HOMEOWNERS INS	\$1,635.23	\$2,929.25
AUG	\$228.23	\$0.00 *	\$1,407.00		HOMEOWNERS INS T->	\$456.46	\$2,929.25
SEP	\$228.23	\$733.71 *				\$684.69	\$3,662.96
OCT	\$228.23	\$426.72 *				\$912.92	\$4,089.68
NOV	\$228.23	\$426.72 *		\$917.33 *	COUNTY TAX	\$1,141.15	\$3,599.07
DEC	\$228.23	\$213.36 *		\$414.50 *	CITY	\$1,369.38	\$3,397.93
JAN	\$228.23	\$426.72 *				\$1,597.61	\$3,824.65
FEB	\$228.23	\$426.72 *	\$917.33		COUNTY TAX	\$494.01	\$4,251.37
FEB			\$414.50		CITY		
MAR	\$228.23	\$426.72 *				\$722.24	\$4,678.09
APR	\$228.23	\$0.00				\$950.47	\$4,678.09
	\$2,738.76	\$4,308.63	\$2,738.83	\$2,794.83			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$456.46. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$2,929.25.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

- Any shortage in your escrow account is usually caused by one the following items:
- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
 - A projected increase in taxes for the upcoming year.
 - The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

- A surplus in your escrow account is usually caused by one the following items:
- The insurance/taxes paid during the past year were lower than projected.
 - A refund was received from the taxing authority or insurance carrier.
 - Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

CERTIFICATE OF SERVICE

On April 7, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

Debtor Counsel

Tracey P. Malone

traceymalone@bellsouth.net

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May

On April 7, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Deborah R. Brantley

3636 Dawnridge Cove

Memphis, TN 38135

Trustee

Sylvia F. Brown

200 Jefferson Ave. Suite #1113

Memphis, TN 38103

U.S. Trustee

U.S. Trustee

Office of the U.S. Trustee

One Memphis Place

200 Jefferson Avenue, Suite 400

Memphis, TN 38103

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May